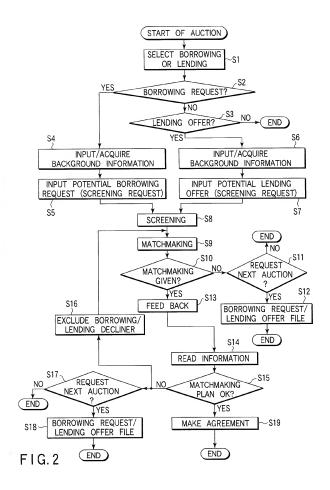
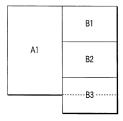


FIG.1





F I G. 3

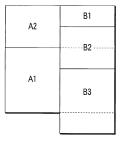


FIG.4

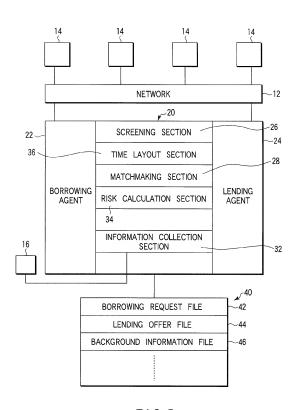
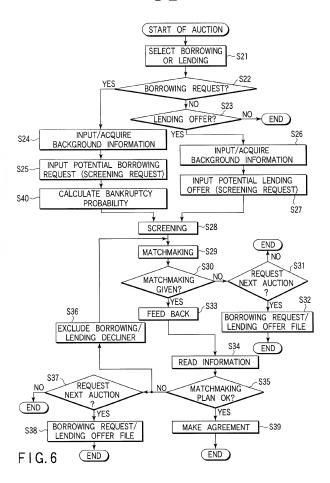


FIG.5



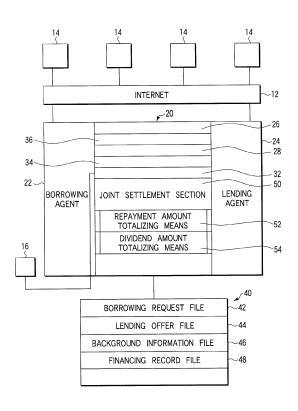
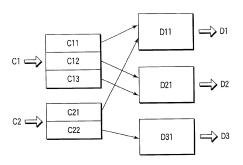


FIG. 7



F I G. 8

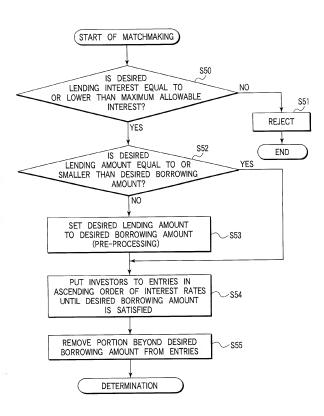


FIG.9

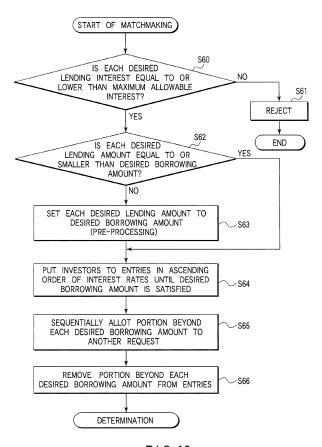


FIG. 10

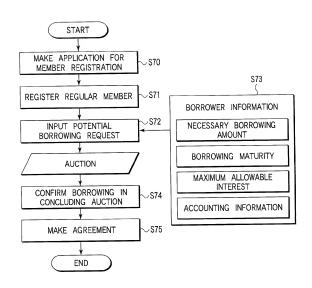


FIG. 11

C	CYBER FINANCING SYSTEM APPLICATION FOR MEMBERSHIP
INPUT INFORMATION AND CLICK APPLICATION BUTTON	CK APPLICATION BUTTON
NAME OF COMPANY:	AOI ELECTRIC
ADDRESS:	1-1-1, CHUO-KU, TOKYO
NAME OF PRESIDENT:	EYASU MATSUDAIRA
NAME OF PERSON IN CHARGE:	HIKOZAEMON OKUBO
TELEPHONE NUMBER:	03-123-4567
NUMBER OF EMPLOYEES:	10.000
INDUSTRIAL CLASSIFICATION:	COMPUTER
	APPLICATION

F1G. 12

٦												
	ACCOUNTING INFORMATION OF AOI ELECTRIC, 1999	DO YOU SEND THE FOLLOWING ACCOUNTING INFORMATION TO THE CYBER FINANCING SYSTEM?	INCOME STATEMENT	ORDINARY INCOME SECTION	OPERALING REVENUES AND EXPENSES	SALES	SELLING AND GENERAL	ADMINISTRATIVE EXPENSES OPERATING INCOME	NON-OPERATING REVENUES	AND EXPENSES	ORDINARY INCOME	CANCEL
	Ö	ING A					<u>~</u>				o ≻	
	COUNTING INFORMATION	YOU SEND THE FOLLOW TO THE CYBER F	BALANCE SHEET	LIABILITIES SECTION	CURRENT LIABILITIES	FIXED LIABILITIES	STOCKHOLDERS' EQUITY SECTION	CAPITAL STOCK	LEGAL SURPLUS	OTHER SURPLUS	TOTAL LIABILITIES AND STOCKHOLDERS' EQUITY	TRANSMIT
	ACC	, 00	BALAN	ASSETS SECTION	CURRENT ASSETS	FIXED ASSETS					TOTAL ASSETS	TRA

F1G.13

2000
364
3
4
199
1
W
2
FL.
0
1
0

C APPLICA [·]	CYBER FINANCING SYSTEM APPLICATION FOR BORROWING REQUEST
INPUT INFORMATION AND CLICK APPLICATION BUTTON	CK APPLICATION BUTTON
MEMBERSHIP NUMBER:	1234567
PASSWORD:	* * * *
NAME OF COMPANY:	AOI ELECTRIC
BORROWING AMOUNT:	¥10,000,000
BORROWING MATURITY:	2000/4/1-2001/3/31
MAXIMUM ALLOWABLE INTEREST:	3.5%
PURPOSE:	RESEARCH AND DEVELOPMENT
	APPLICATION CANCEL

F1G.14

CYBER FINANCING SYSTEM CONFIRMATION OF AGREEMENT	MATCHING IS ESTABLISHED. DO YOU MAKE AGREEMENT?	1234567	AOI ELECTRIC	¥10,000,000	2000/4/1-2001/3/31	3.1%		CANCEL
CYBER CONFIRM	MATCHING IS EST	MEMBERSHIP NUMBER:	NAME OF COMPANY:	BORROWING AMOUNT:	BORROWING MATURITY:	INTEREST RATE:	l	AGREEMENT

F1G.15

IG SYSTEM AGREEWENT	OU MAKE AGREEMENT?	¥3,000,000 2000/4/1-2001/3/31 3.1%	¥1,000,000 2000/4/1-2000/9/31 3.2%	¥300,000 2000/4/1-2001/3/31 3.0%	¥200,000 2000/6/1-2001/3/31 4.0%	¥1,000,000 2000/8/1-2001/3/31 1.2%	¥200,000 2000/2/1-2001/3/31 9.8%	CANCEL
CYBER FINANCING SYSTEM CONFIRMATION OF AGREEMENT	MATCHING IS GIVEN. DO YOU MAKE AGREEMENT?	DETAILS AOI ELECTRIC ₩3,0	DETAILS TACHIBANA MACHINERY ¥1,0	DETAILS TSUBAKI PHARMACEUTICAL ₩3	DETAILS MOMO MILK PRODUCT ₩2	DETAILS KAKI SHOKAI ¥1,0	DETAILS RINGO BANK	AGREEMENT

F1G. 1